THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) The cumulative losses of 53 loss making Central Public Sector Enterprises (including ITI Limited) during 2007-08 was Rs. 11,274 crore as compared to Rs.8,457 crore in 60 CPSEs during 2006-07.

(c) No stake sale has been undertaken in loss making CPSEs since 2004. However, while considering the recommendations of Board for Reconstruction of Public Sector Enterprises for revival/restructuring of loss making Tyre Corporation of India Limited (TCIL) and Central Inland Water Transport Corporation Limited (CIWTC), Government approved disinvestment of the two companies. The cases of disinvestment are decided on a case by case basis.

Exposure of the banking sector to reality

2601. SHRI RAJEEV CHANDRASEKHAR: Will the Minister of FINANCE be pleased to state:

(a) the present total quantum and growth rate of real estate assets in the Indian banking sector for the last three years ending 31 March, 2009, bank-wise; and

(b) the steps Government is taking to mitigate the risks of over-exposure of the banking sector to realty?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) As reported by the Reserve Bank of India (RBI), the total bank-groupwise exposure of major Scheduled Commercial Banks (SCBs) to the Commercial Real Estate Sector during the last three years and the growth of credit to this sector was as follows:-

Amount outstanding as at end of

(Rs. crores)

Mar, 07	Mar, 08	Mar, 09
44,079	63,314	91,575
(65%)	(43.6%)	(44.6%)

(Note: Growth of credit is given in brackets)

The bank-wise information is given in the enclosed statement (*See* below).

(b) As a prudential measure aimed at better risk management, the RBI, has advised banks to fix limits on their exposure to Real Estate Sector and has prescribed regulatory limits on bank's exposure to individual and group borrowers. The Banks should also ensure that the bank credit is used for productive construction activity and not for any activity connected with speculation in real estate.

Statement

Credit to Real Estate - Bank wise

Sl. No.	Banks	Outstanding Credit at the end of						Year on Year variation							
		Mar 06	Mar-07	Mar-08	Mar-09	May-08	May-09	Mar-07		Mar-08		Mar-09		May-09	
								Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	State Bank of India	2,714	4,082	6,035	9,620	6,062	10,467	1368	50.4	1953	47.8	3585	59.4	4405	72.7
2	State Bank of Bikaner & Jaipur	214	509	800	879	798	874	295	137.9	291	57.2	79	9.9	76	9.5
3	State Bank of Hyderabad	105	490	1,035	1,195	1,111	1,389	385	366.7	545	111.2	160	15.5	278	25.0
4	State Bank of Mysore	152	344	749	623	528	907	192	126.3	405	117.7	-126	-16.8	379	71.8
5	State Bank of Patiala	118	320	1,279	493	1,195	471	202	171.2	959	299.6	-786	-61.4	-724	-60.6
6	State Bank of Saurashtra	27	124	195	*	471	*	97	359.3	71	57.3	*	*	*	*
7	State Bank of Travancore	175	403	596	546	561	555	228	130.3	193	47.9	-50	-8.4	-6	-1.1
8	State Bank of Indore	154	348	471	345	492	380	194	126.0	123	35.3	-126	-26.8	-112	-22.8
9	Bank of Baroda	263	365	513	1,706	806	1,894	102	39.0	148	40.5	1193	232.6	1088	135.0

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
10	Allahabad Bank	633	1,687	2,480	2,455	2,255	2,569	1054	166.5	793	47.0	-25	-1.0	314	13.9
11	Bank of India	461	712	1,852	4,061	1,859	4,305	251	54.4	1140	160.1	2209	119.3	2446	131.6
12	Bank of Maharashtra	276	662	635	618	611	584	386	139.9	-27	-4.1	-17	-2.7	-27	-4.4
13	Canara Bank	853	1,289	2,639	3,158	3,608	3,153	436	51.1	1350	104.7	519	19.7	-455	-12.6
14	Dena Bank	33	103	150	544	198	533	70	212.1	47	45.6	394	262.7	335	169.2
15	Indian Bank	370	803	1,391	4,027	1,669	4,036	433	117.0	588	73.2	2636	189.5	2367	141.8
16	Indian Overseas Bank	1,709	3,088	3,280	4,162	3,967	4,568	1379	80.7	192	6.2	882	26.9	601	15.1
17	Central Bank of India	249	989	1,822	4,118	1,037	3,744	740	297.2	833	84.2	2296	126.0	2707	261.0
18	Union Bank of India	896	1,302	1,629	3,336	1,969	3,190	406	45.3	327	25.1	1707	104.8	1221	62.0
19	Punjab National Bank	1,167	1,448	5,994	10,369	2,255	11,030	281	24.1	4546	314.0	4375	73.0	8775	389.1
20	United Bank of India	320	265	330	724	343	791	-55	-17.2	65	24.5	394	119.4	448	130.6
21	UCOBank	764	910	1,049	508	615	705	146	19.1	139	15.3	-541	-51.6	90	14.6
22	Syndicate Bank	787	1,650	1,992	2,512	2,402	2,649	863	109.7	342	20.7	520	26.1	247	10.3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
23	Andra Bank	313	515	581	841	654	2,030	202	64.5	66	12.8	260	44.8	1376	210.4
24	Corporation Bank	1,607	2,246	2,582	2,681	2,369	3,112	639	39.8	336	15.0	99	3.8	743	31.4
25	Oriental Bank of Commerce	512	1,296	1,494	3,851	1,243	4,485	784	153.1	198	15.3	2357	157.8	3242	260.8
26	Punjab & Sind Bank	542	856	1,124	1,611	1,208	1,570	314	57.9	268	31.3	487	43.3	362	30.0
27	Vijaya Bank	446	729	3,049	3,921	3,188	3,711	283	63.5	2320	318.2	872	28.6	523	16.4
28	IDBI	148	18	1,096	2,544	1,175	1,424	-130	-87.8	1078	5986.7	1448	132.2	249	21.2
29	Standared Chartered Bank	699	2,103	1,943	2,602	2,100	2,661	1404	200.9	-160	-7.6	659	33.9	561	26.7
30	Citibank NA	1,182	399	346	407	352	484	-783	-66.2	-53	-13.3	61	17.6	132	37.5
31	HSBC	307	439	554	730	425	702	132	43.0	115	26.2	176	31.8	277	65.2
32	Deutsche Bank	-	75	203	-	356	-	75	0.0	128	170.7	-203	-100.0	-356	-100.0
33	Calyon Bank	5	3	13	7	13	7	-2	-40.0	10	333.3	-6	-46.2	-6	-46.2
34	Axis bank	883	1,437	2,593	4,658	3,514	4,466	554	62.7	1156	80.4	2065	79.6	952	27.1
35	Indusind Bank	45	63	99	299	78	278	18	40.0	38	57.1	200	202.0	200	256.4
36	ICICI	4,432	7,322	5,920	5,092	5,712	4,904	2890	65.2	-1402	-19.1	-828	-14.0	-808	-14.1
37	Bank of Rajastan	403	318	525	543	525	524	-85	-21.1	207	65.1	18	3.4	-1	-0.2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
38	Catholic Syrian	48	78	158	152	145	133	30	62.5	80	102.6	-6	-3.8	-12	-8.3
39	Karur Vysya Bank	139	244	212	380	273	384	105	75.5	-32	-13.1	168	79.2	111	40.7
40	Tamilnadu Mercantile Bank	8	28	32	161	36	166	20	250.0	4	14.3	129	403.1	130	361.1
41	Federal Bank	218	338	420	869	588	578	120	55.0	82	24.3	449	106.9	-10	-1.7
42	Karnataka Bank	636	910	758	820	723	829	274	43.1	-152	-16.7	62	8.2	106	14.7
43	South Indian Bank	84	148	234	238	223	230	64	76.2	86	58.1	4	1.7	7	3.1
44	ING Vysya Bank	367	640	479	556	486	523	273	74.4	-161	-25.2	77	16.1	37	7.6
45	Jammu & Kashmir Bank	929	1,188	1,111	1,076	1,103	981	259	27.9	-77	-6.5	-35	-3.2	-122	-11.1
47	HDFC	78	106	251	776	250	757	28	35.9	145	136.8	525	209.2	507	202.8
48	The Bank of Nova Scotia	2	.	. |		.	.	-2	-100.0	0	0.0	0	0.0	0	0.0
49	BNP Paribas	25	23	32	27	42	64	-2	-8.0	9	39.1	-5	-15.6	22	52.4
50	ABN AMRO Bank	209	664	590	734	555	702	455	217.7	-74	-11.1	144	24.4	147	26.5
	TOTAL	26,707	44,079	63,314	91,575	62,148	94,439	17,373	65.1	19,235	43.6	28,455	44.6	32,351	52.1

*State Bank of Saurashtra merged with State Bank of India.